

EXHIBIT V

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE

THOMAS A. EAMES, ROBERTA L. EAMES)
and TAMMY EAMES, on behalf of)
themselves and all others)
similary situated,)
)
Plaintiffs,)
) Civil Action
v.) No. 04-CV-1324KAJ
)
NATIONWIDE MUTUAL INSURANCE)
COMPANY,)
)
Defendant.)

Deposition of Glenn Deaton Agency, Inc.
taken pursuant to Federal Rule of Civil Procedure
30(b)(6) through its designee GLENN W. DEATON at the
law offices of Murphy, Spadaro & Landon, 1011 Centre
Road, Suite 210, Wilmington, Delaware, beginning at
10:40 a.m., on Tuesday, August 9, 2005, before Kurt A.
Fetzer, Registered Diplome Reporter and Notary
Public.

APPEARANCES:

JOHN S. SPADARO, ESQ.
MURPHY SPADARO & LANDON
1011 Centre Road - Suite 210
Wilmington, Delaware 19805
For the Plaintiffs

CURTIS P. CHEYNEY, III, ESQ.
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1 A. Yes.

2 Q. And in the middle column it says full.

3 Do you see that?

4 A. Yes.

5 Q. And that's a characterization that we see in --
6 I'll represent to you that that characterization of
7 PIP as full is one that can be found in every set of
8 documents that the Deaton Agency produced.

9 Do you understand what I am representing
10 to you?

11 A. Yes.

12 Q. Does that surprise you?

13 A. No.

14 Q. Is it fair to say that the characterization of
15 PIP as full in documents like the auto rate quote
16 shown on the last page of Deaton 2 is a routine one in
17 your business?

18 A. Yes.

19 Q. What I could do is show you some additional
20 examples of that characterization as it appears in
21 other sets of documents that Deaton produced simply so
22 you could confirm that full is in there. We can go
23 through that exercise. I'm happy to do that. Or you
24 could simply tell me that you expect to find it in all



1 of them, if that's the case.

2 A. Yes. I would expect to see that usage of the
3 word "full" in the various documents that you have
4 obtained.

5 Q. And you would expect to see it in connection
6 with PIP?

7 A. Correct.

8 MR. SPADARO: Just give me a couple of
9 minutes to think if I have anything else and I may
10 have nothing else.

11 MR. LEONI: While we're on break, you're
12 not allowed to talk to me, him, anybody else about
13 your testimony, what questions you were asked, what
14 questions you may be asked. You can talk to him about
15 anything else, hunting or whatever.

16 Do you understand that?

17 THE WITNESS: Yes.

18 MR. LEONI: Okay.

19 (A brief recess was taken.)

20 MR. SPADARO: Mr. Deaton, let me show you
21 what I am going to ask the court reporter to mark as
22 Exhibit 3 to your deposition.

23 (Deaton Deposition Exhibit No. 3 was
24 marked for identification.)

